

Second Regular Session
Sixty-seventh General Assembly
STATE OF COLORADO

DRAFT
9.23.09

BILL 5

LLS NO. 10-0162.01 Kristen Forrestal

INTERIM COMMITTEE BILL

Health Care Task Force

SHORT TITLE: "Required Maternity Coverage Individual"

A BILL FOR AN ACT

101 **CONCERNING REQUIRED MATERNITY COVERAGE FOR INDIVIDUAL**
102 **HEALTH INSURANCE POLICIES.**

Bill Summary

(Note: This summary applies to this bill as introduced and does not necessarily reflect any amendments that may be subsequently adopted.)

Health Care Task Force. Requires entities issuing individual sickness and accident insurance policies in this state to provide the same coverage for maternity care as is currently mandated for all group sickness and accident insurance policies.

1 *Be it enacted by the General Assembly of the State of Colorado:*

*Capital letters indicate new material to be added to existing statute.
Dashes through the words indicate deletions from existing statute.*

1 **SECTION 1.** 10-16-104 (3) (a) (I), Colorado Revised Statutes, is
2 amended to read:

3 **10-16-104. Mandatory coverage provisions - definitions.**

4 **(3) Maternity coverage.** (a) (I) All group sickness and accident
5 insurance policies providing coverage within the state and issued to an
6 employer by an entity subject to ~~the provisions of~~ part 2 of this article,
7 ~~and~~ all group health service contracts issued by an entity subject to ~~the~~
8 ~~provisions of~~ part 3 or 4 of this article and issued to an employer, AND
9 ALL INDIVIDUAL SICKNESS AND ACCIDENT INSURANCE POLICIES ISSUED BY
10 AN ENTITY SUBJECT TO PART 2 OF THIS ARTICLE shall insure against the
11 expense of normal pregnancy and childbirth or provide coverage for
12 maternity care therefor in the same manner as any other sickness, injury,
13 disease, or condition is otherwise covered under the policy or contract.
14 Policies or contracts shall not exclude coverage for pregnancy and
15 delivery expenses on the grounds that pregnancy was a preexisting
16 condition.

17 **SECTION 2. Act subject to petition - specified effective date**
18 **- applicability.** (1) This act shall take effect January 1, 2011; except
19 that, if a referendum petition is filed pursuant to section 1 (3) of article V
20 of the state constitution against this act or an item, section, or part of this
21 act within the ninety-day period after final adjournment of the general
22 assembly, then the act, item, section, or part shall not take effect unless
23 approved by the people at the general election to be held in November,
24 2010, and shall take effect on January 1, 2011, or on the date of the
25 official declaration of the vote thereon by the governor, whichever is
26 later.

1 (2) The provisions of this act shall apply to individual sickness
2 and accident insurance policies issued or renewed on or after the
3 applicable effective date of this act.